



{MARKED-UP VERSION OF THE REPLACEMENT  
PAGES TO THE AMENDED SPECIFICATION}



store creditor profiles, a "collector" table to keep collectors' data and an "account" table to represent a debt instance. Another important table is "operation", which keeps all the account transactions.

5       FIGURE 1 illustrates the overall networking scheme between the agency database 100, web server 103, database sever 104, and user 107. Said web server 103 and database server 104 are networked together via a secure local area Network (LAN) 109, innaccessable by outside users. Said  
10 agency database 100, web server 103, and user 107 are Networked together through the Internet 105, described above. Said agency database 100, web server 103, and user 107 connect individually to the Internet via appropriate bidirectional communication means (e.g., a modem) 101, 102, 106,  
15 respectively. Alternatively, said web server 103 and said agency database 100 may also be directly connected 108 via either a private LAN or wide area network (WAN) to effectuate faster communication.

[FIGURE 2A] FIGURES 2A and 2B illustrates initial  
20 creditor interaction with the debt presentment system. Prior

to the use of the system, said invention is marketed to collection agencies and credit providers through known methods 200A or integrated into currently available collection management systems. Said collection agency or credit provider 5 would then decide 200B whether to utilize 202 the system or not 201. Should said collection agency or credit provider decide to use the system, a special access code is given to log on to the system 203 (see FIG. 3). After receiving said access code 203, said collection agency or credit provider may 10 then log on to the system 204 (see FIG. 4). This brings the user to the Main System Administration Screen 205 (see FIG. 5). Here, the user is given several options. User may access Accounts Screen 206 (see FIG. 6), Create New Accounts Screen 207 (see FIG. 7), View Debtors Screen 208 (see FIG. 8), Create 15 New Debtor Screen 209 (see FIG. 9), View Creditors Screen 210 (see FIG. 10), Create New Creditor Screen 211 (see FIG. 11), View Collectors Screen 212 (see FIG. 12), Create New Collectors Screen 213 (see FIG. 13), Pending Transactions Screen 214 (see FIG. 14), Pending Transactions Detail Screen 20 215 (see FIG. 15), System Settings Screen 216 (see FIG. 16),

Upload Data Screen 217 (see FIG. 17), Download Results Screen 218 (see FIG. 19), About Screen 220 (see FIG. 20), Help Screen 221 (see [FIG. 221] FIG. 21), or Send Mail Screen 222 (see FIG. 22). After utilizing said screens (206-218 and 220-222) 5 appropriately, said user may then send bills with an invitation 223 to use said system.

FIGURE [2B] 2C illustrates the process wherein a debtor decides whether or not to pay an outstanding debt. After a debtor receives an invitation from said creditor indicating 10 the availability of said system, debtor then decides 224 whether to use 226 (see FIG. 24) said system or not 225. Said debtor must then log on to the Internet and enter the appropriate URL (Universal Resource Locator) into their browser to access said system. When said debtor arrives at 15 said system, said debtor is presented with several screens and options. Said screens and options could include targeted advertisements 227, options to view said system in another language 228, an information screen containing the Fair Debt Collection Act 229 (see FIG. 25), general information 20 regarding said debt presentment system 230 (see FIG. 26),

general information regarding transaction security and privacy information 231 (see FIG. 27), a login screen for access to account information 232 (see FIG. 28), a help screen 233, an option to send electronic mail to the administrator of said system 234, and general information regarding job opportunities or other information pertinent to the demographics of said debtors 235. After viewing said screens and options (227-235), said debtor may then decide 236 whether to logon into said system when presented with option 237. If debtor decides not to login to said system, said debtor leaves 238 said system. If said debtor decides to login, an appropriate login passcode must be entered 239 to begin customer service. After login, said debtor is presented with the account information screen 240 (see FIG. 29). Upon reviewing the presented debt(s), said debtor decides 241 whether or not to pay said debt(s). User may decide not to pay said debt(s) 242, or may decide to pay said debt 252 and work out an appropriate payment schedule 253.

FIGURE [2C] 2D illustrates the process for paying or disputing a debt. With respect to the aforementioned step 242

(see FIG. [2B] 2C), after deciding not to pay said debt, said debtor is given the option to dispute the debt 243. If said debtor decides not to dispute said debt, said debtor leaves said system 244. If said debtor decides to dispute said debt 5 245, the Dispute the Debt screen is displayed 246 (see FIG. 33). Here, said debtor may choose how to dispute said debt 247. Said debtor may choose a discrete debt dispute reason from a given list 248 (see FIG. 33), or said debtor may choose an option to input their own reason for disputing the debt 10 249. In either case, the creditor then processes the debtor's dispute 250 and sends an appropriate response to said debtor 251. With respect to aforementioned step 252 (see FIG. 2C), if customer decides to pay said debt and creates a payment schedule 253 (see FIG. 2C), said payment schedule will be 15 compared to parameters preset by said creditor through artificial intelligence 254 or by using live collectors monitoring account status. If said credit accepts said debtors payment schedule 255, said debtor will then choose a payment type 262. If said creditor rejects said payment plan 20 257, said debtor is instructed to make another offer within

said creditor's parameters [257] 258. The artificial intelligence process of comparing debtor's payment schedule to that required by said creditor is illustrated in an additional iteration comprising steps 259 through 260. It should be  
5 noted, however, that this is merely illustrative. As many iterations as necessary for said creditor to accept said debtor's payment schedule may occur. After an acceptable payment schedule is found, said debtor then chooses a payment type 262.

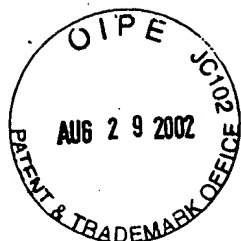
10       FIGURE [2D] 2E illustrates the process of said debtor choosing a payment method. Referring to aforementioned step 262 (see FIG. [2C] 2D), when said debtor chooses a payment type, payment processing types are presented 263. Payment options may include: payment by check via Internet 264,  
15 payment by credit card screen 265 (see FIG. 31), payment by payment promise 266 (see FIG. 32), or other type of payment processing 267. After choosing a payment processing option, said debtor enters payment processing information 268. Said debtor may then choose [why] what type of [receipt] receipt  
20 they would prefer 269. Receipt options include: no additional

receipt 270, receipt via regular mail 271, receipt via electronic mail 272, or receipt via electronic mail and regular mail 273. After submitting all relevant payment processing information 274, payment processing occurs as per  
5 the debtor's selected method 275. Said payment processing may proceed in realtime whereby receipt processing is performed on-line 276, payment processing may occur at a later date 277, e.g., batch processing, or the payment processing may be unsuccessful 278. After said payment processing, said debtor  
10 receives receipt in form specified in aforementioned step 269 279.

FIGURE 3 depicts a log-on instruction sheet for a debt collection application utilizing the present invention.

FIGURE 4 depicts the Login Screen that a user will  
15 encounter upon connection to the debt resolution website. As is typical with such applications, the user is presented with various options. For example, by clicking on "About VRG 101," the user can find information about the debt collection company. Other related services may be accessed by clicking  
20 "Services 102." "Help 103" provides instructions on using the





**{MARKED-UP VERSION OF THE REPLACEMENT  
PAGES TO THE AMENDED ABSTRACT}**



# ABSTRACT

A system and method for debt presentment and resolution through an Intranet or Internet content provider is disclosed. Said system and method include a plurality of

5 "transaction communities" which are electronic forums allowing interaction between a plurality of debtors and creditors through [means of] electronic mail (e-mail) or other electronic communication [means]. The Internet/Intranet based software application allows [said]

10 debtors to access and input information related to a particular debt with any Internet browser software. [Said] debtors are provided with the URL (Universal Resource Locator) for [said] a content provider along with a unique identification code from the collection agency(s) through

15 mail correspondence or other communication [means]. Upon [said] the user entering [said] the URL and entering [said] the identification code, [said] the user may then proceed to choose from a variety of settlement options listed on the HTML (HyperText Markup Language) page. A database system

20 records the transaction(s) and synchronizes with the

database of [said] the collection agency(s). The system and method has further applicability in providing demographically appropriate information to the debtor and in allowing other transactions, such as charitable and campaign  
5 contributions.



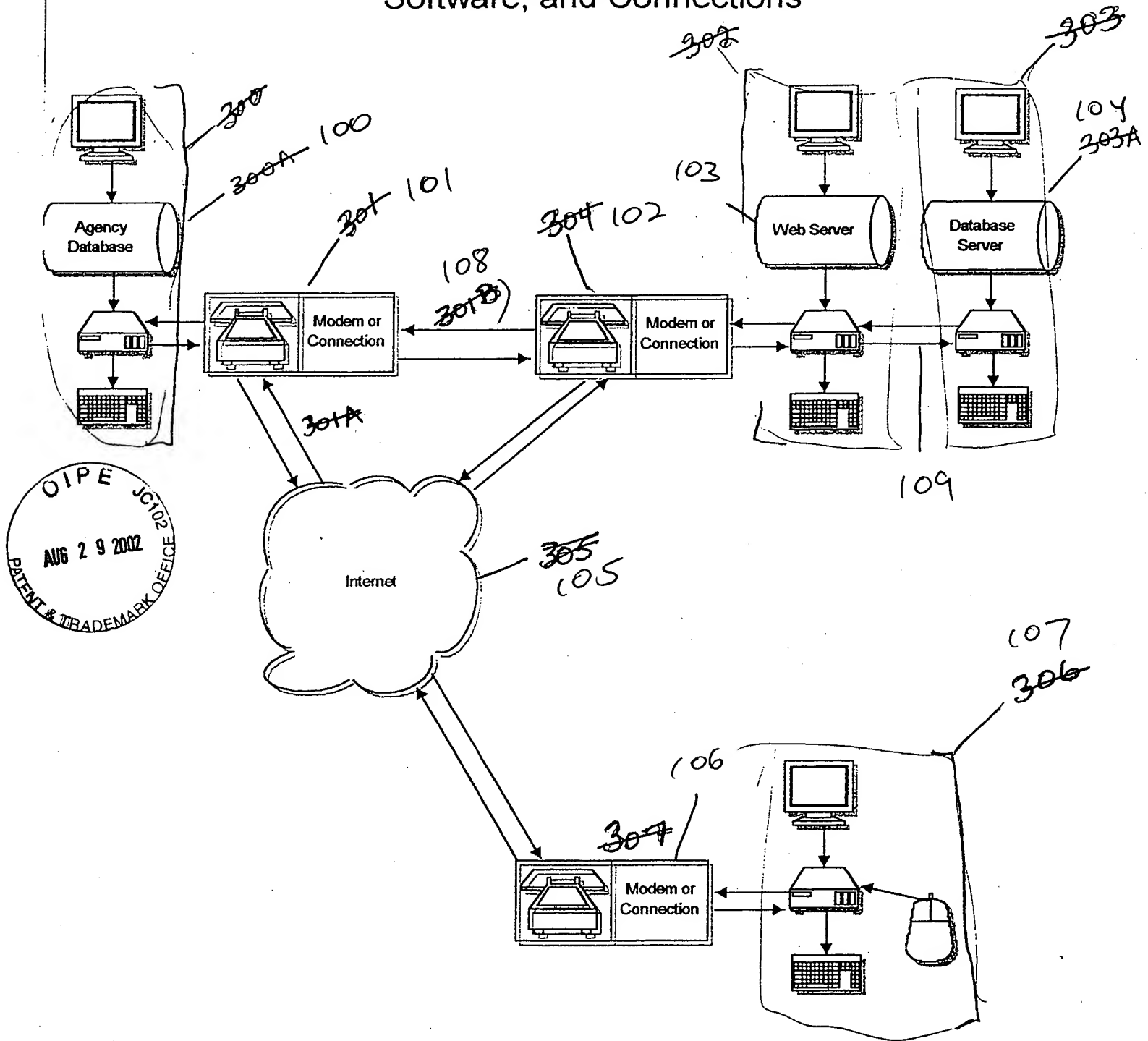
#10/drawings  
corr.  
9-13-02

proposed  
corrections  
approved  
HJB 9-18-02

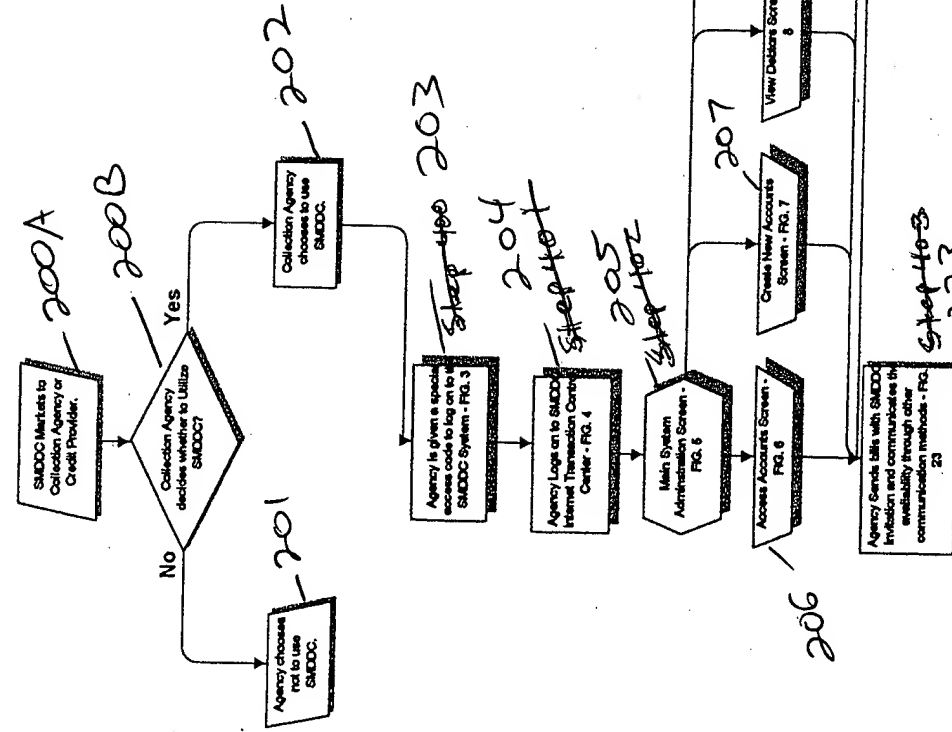
Pen and Ink Marked Up Versions of  
Figures 1-17 and 19-22  
in accordance with MPEP 608.02(v)

Figure 1

# SMDDC System Hardware, Software, and Connections



# SMDDC System Diagram



To Fig. 2C



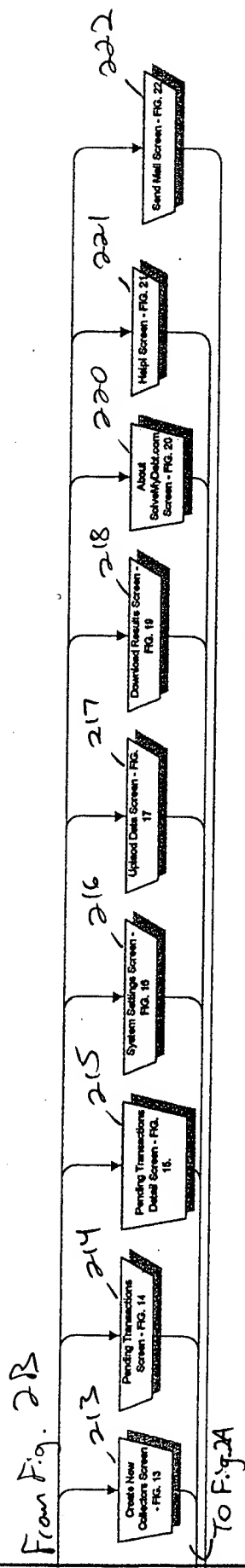
Figure 2A

To Fig. 2B

From Fig. 2B



Figure 2B



From Fig. 404 2A

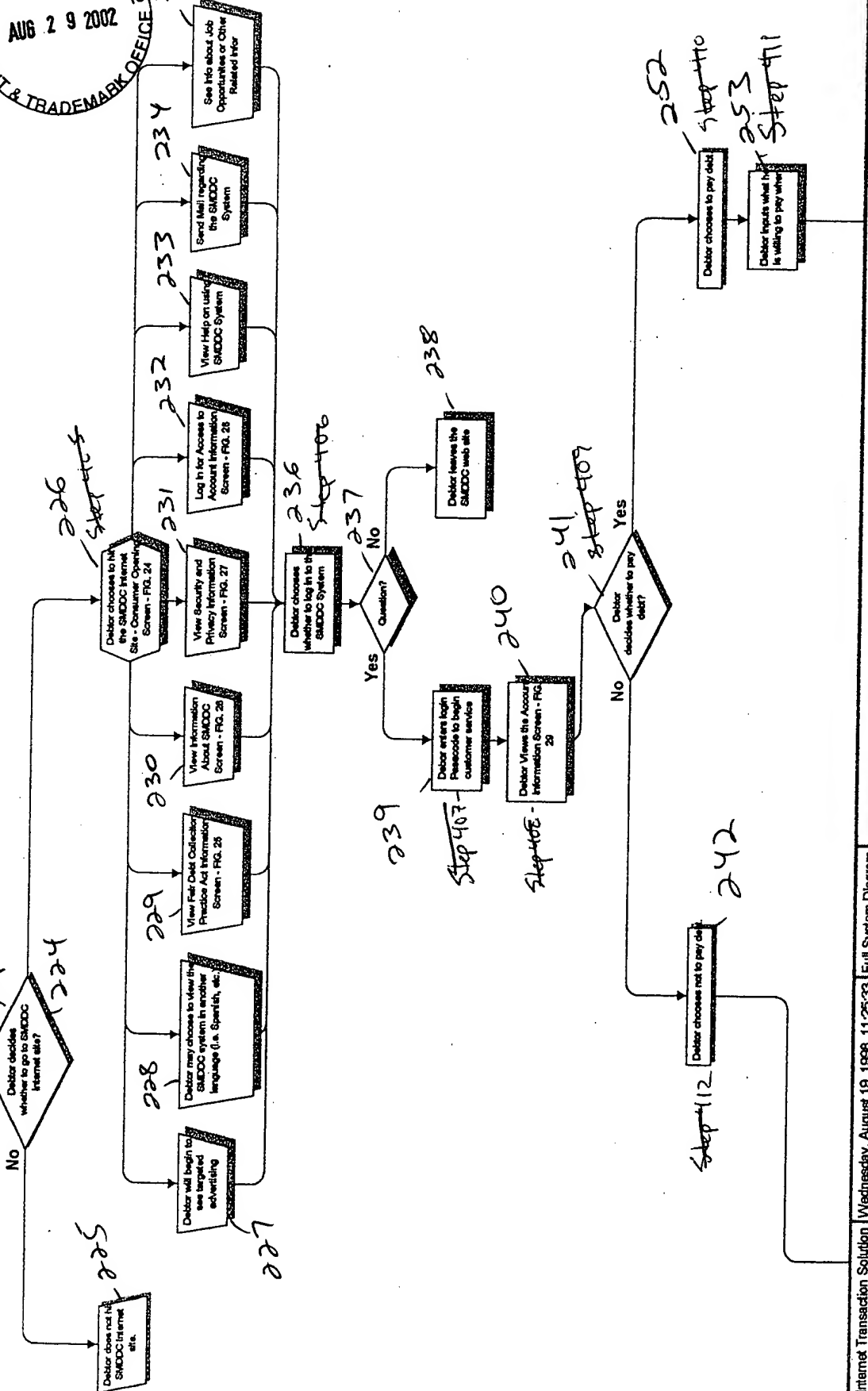
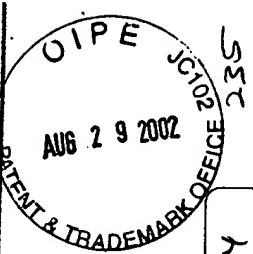


Figure 2C



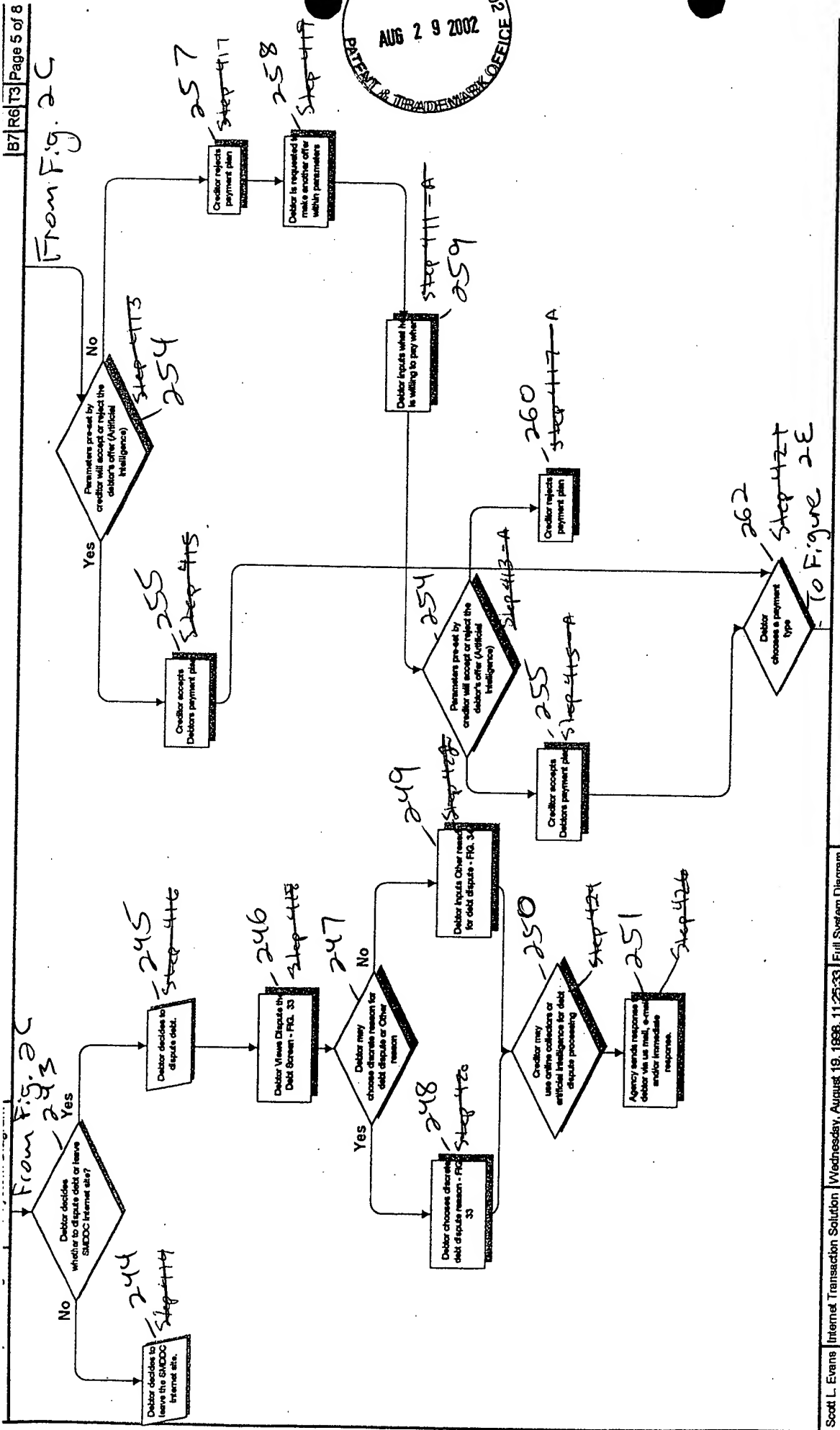


Figure 2D

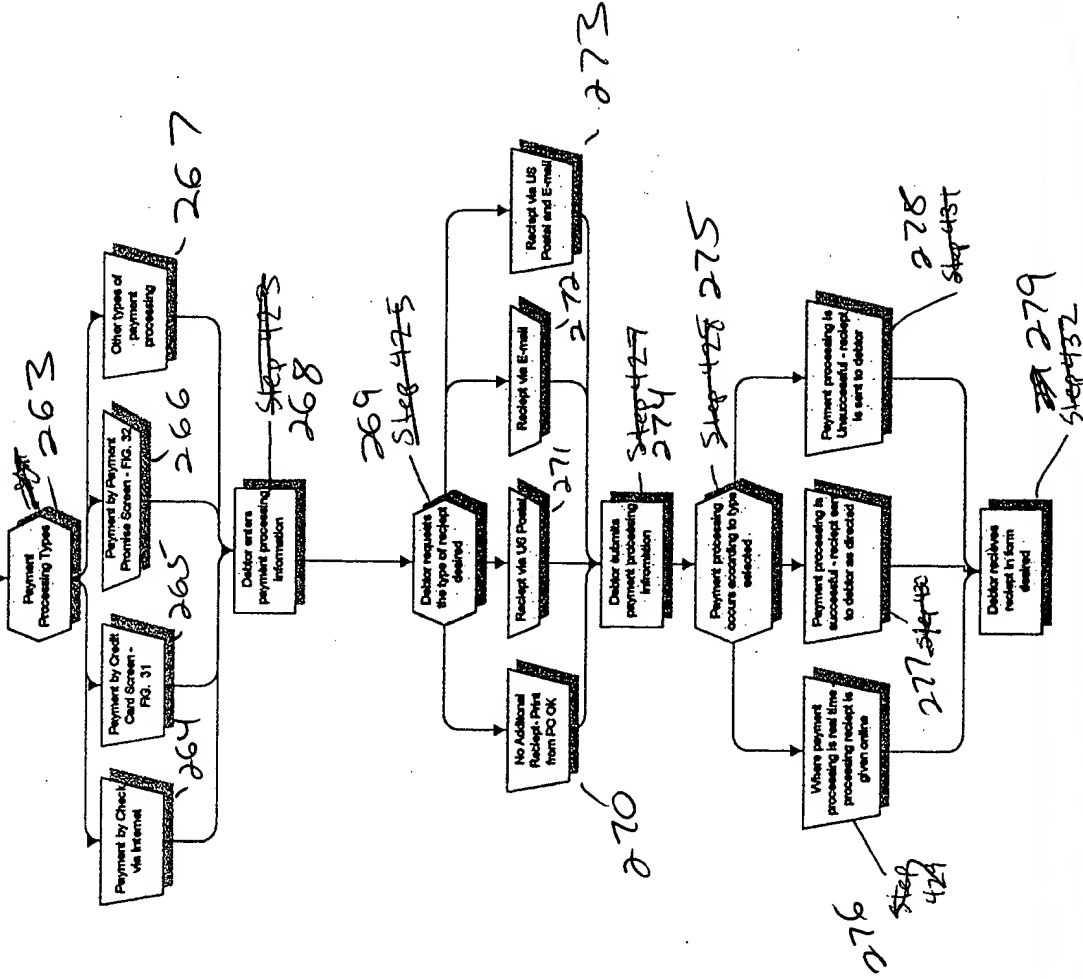


Figure 2E

Figure 3

**\*CONFIDENTIAL\***

## SolveMyDebt.com Administration System Log-On Instructions



Have Windows 95, NT 4.0 or later with Microsoft Internet explorer, or Netscape navigator installed.

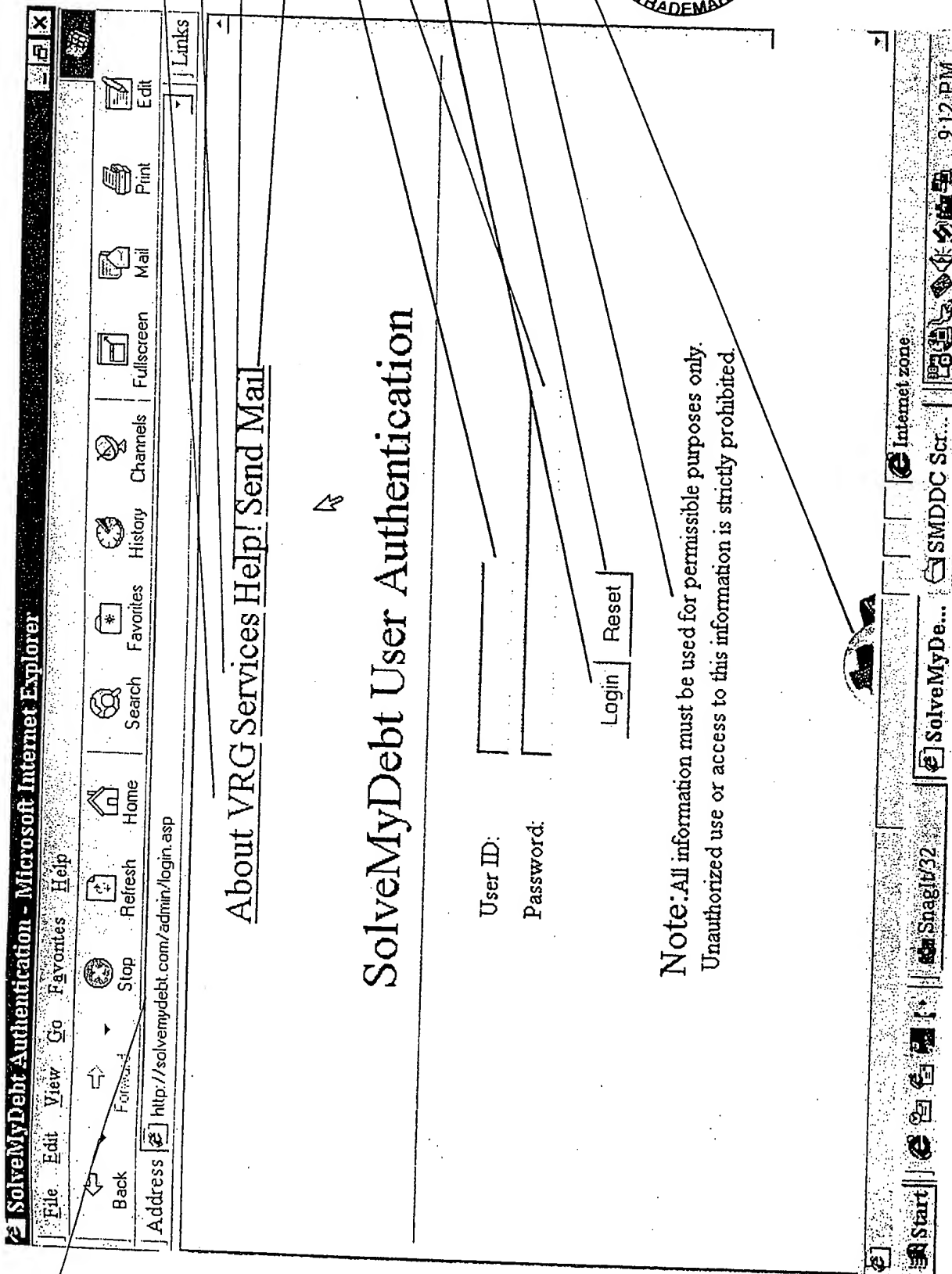
1. Logon to the Internet via an Internet Service Provider or Create new Dial-Up connection which will have 614 848-8354 phone #,  
(or 614 848 -8353 ) and login with name **VRG** and password **collect** in it;  
  
(if you have any trouble establishing this dial up connection - please feel free to contact Konstanin Malkov at (614)436-5300.)
2. In Windows Control Panel | Internet pick that dial - up connection in 'Connections'. "Connect to the Internet as needed" should be checked.
3. Invoke MS Internet explorer or Netscape browser with that dial up connection.
4. Once browser is connected to the site, type: <http://206.158.20.16/admin> - you will see the Administrator's login screen. This is where you can view all the transactions and accounts, and view/edit accounts, creditors, etc.

To log in you should use

**USR-OP-00** ID with password **01**

You will be able to see the database of debtors, collectors, transactions, etc. This is the SMD DB engine that allows to access/edit the data which will reside in SMD DB ( SolveMyDebt server database ).  
Site is on under construction, and the graphics and copy are subject to change , as well as the login IDs and passwords.

203



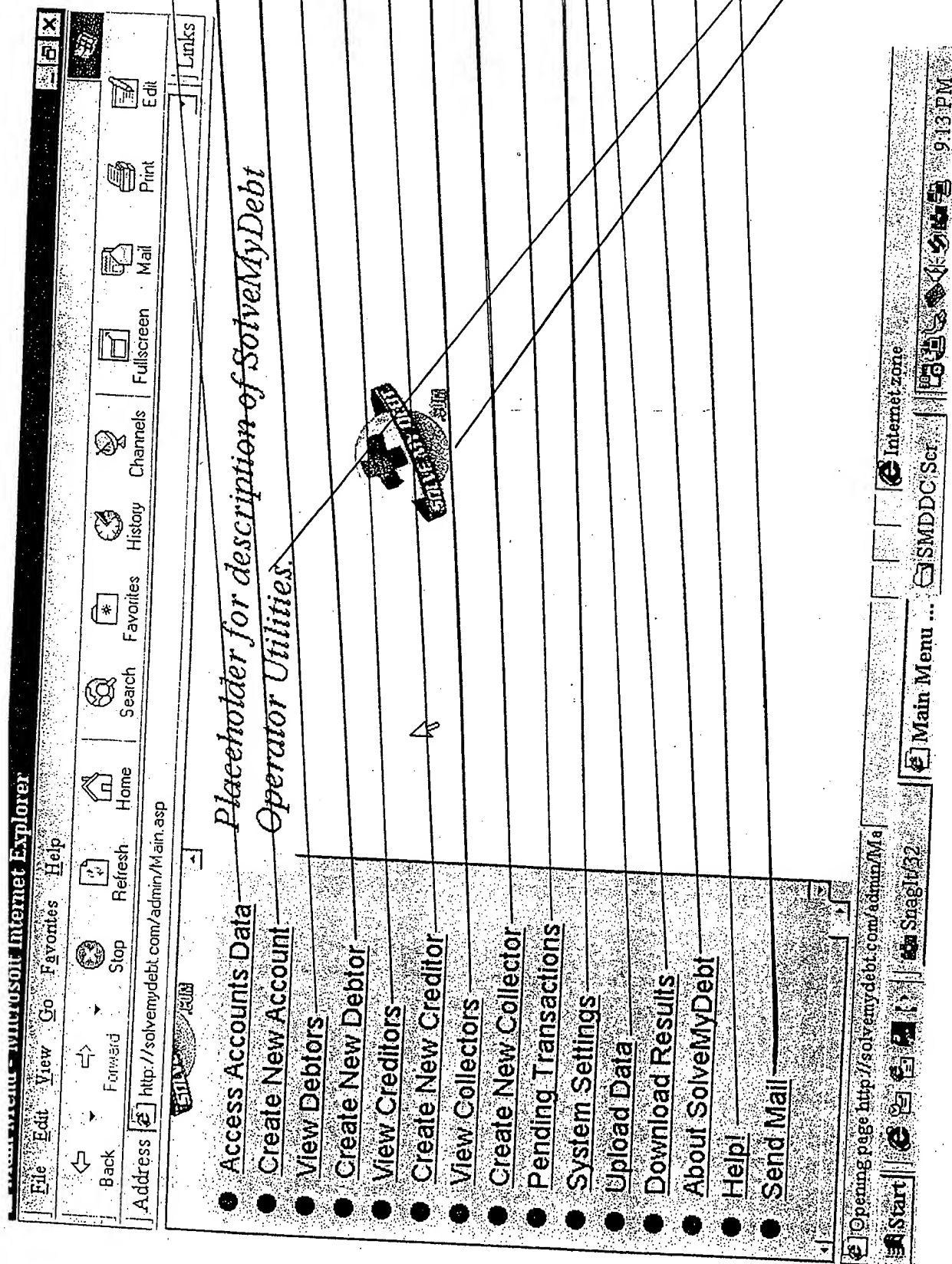
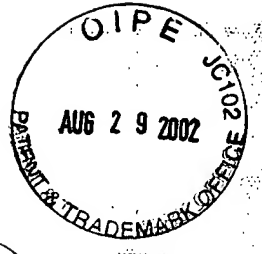


FIG. 5



205

# Accounts

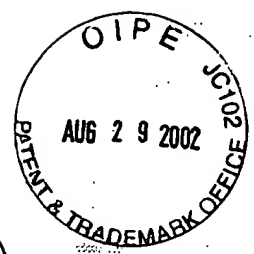
Account	Debtor	Debit-Description	Total	Creditor	Date Created	Collector
VRG-0000001	MRS. PETER B. COMBETZ		32.60	FDIC	Oct 24, 1997	Default Collector
VRG-0000002	MR. MIKE SMITH		62.40	FDIC	Oct 24, 1997	Default Collector
VRG-0000003	MISS. SUE KATZOS		36.70	FDIC	Oct 24, 1997	Default Collector
VRG-0000004	MR. ARNOLD W. FORD		37.80	FDIC	Oct 24, 1997	Default Collector
VRG-0000005	MRS. JEAN B. GNETTO		48.00	FDIC	Oct 24, 1997	Default Collector
VRG-0000006	MR. LOREN FEE		31.40	FDIC	Oct 24, 1997	Default Collector
VRG-0000007	MS. SANDY MOOD		37.60	FDIC	Oct 24, 1997	Default Collector
VRG-0000008	MS. EVELYN IRAHAN		37.80	FDIC	Oct 24, 1997	Default Collector
VRG-0000009	MRS. AUDREY L. PORTES		34.90	FDIC	Oct 24, 1997	Default Collector
VRG-0000010	MR. PATRICK ELGIOMI		27.00	FDIC	Oct 24, 1997	Default Collector

<< < > >>      Requery      Page: 1

[Return to Main Menu](#)

[System Help](#)

[Send Mail](#)



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FIG. 6

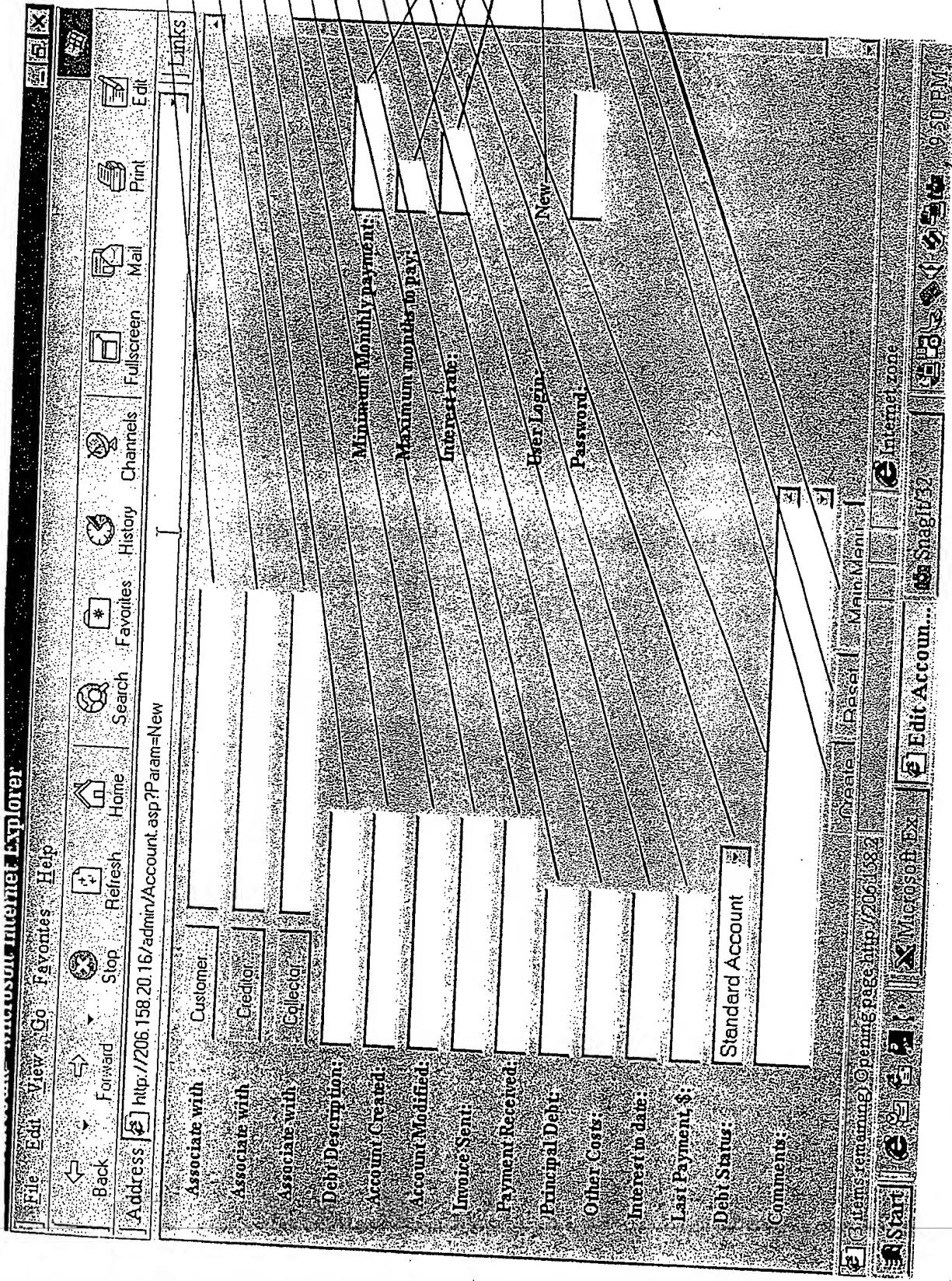


FIG. 7



207





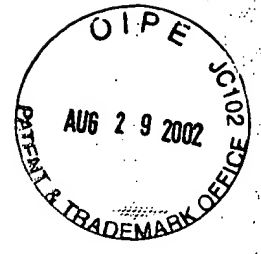




# New Debtor Profile

Debtor:	
Address1:	
Address2:	
City:	
State:	
Phone:	
Email:	
Social Security:	
DUNS:	
Date of Birth:	
Employment:	
Employment Address:	
Work phone:	
Type:	STD
Comments:	Status: Standard Debtor Profile

Submit Reset Main Menu



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FIG. 9

Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address <http://206.158.20.16/admin/Creditors.asp>

Links

# Creditors

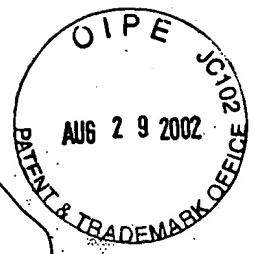
Creditor ID	Name	Contact Name	Address	Phone	Fax	Email
199	INNOVATING AMERICA					
200	INTELLIGENT MANUFACTURING SYSTEMS					
201	MARINO RONCARI FRAME GALLERY					
202	MCKINNEY DEVELOPMENT CORP					
203	MIDNIGHT MASS MEDIA					
204	MUTUAL MANAGEMENT INC					
205	NDMA					
206	NEWCASTLE COUNTY					
207	NEW ENGLAND CABLE TELEVISION					
208						
209						
210						
211						
212						

[Return to Main Menu](#)
[System Help](#)
[Send Mail](#)

[Request](#)

Page 1

Start | | | | | | 9:30 PM



210

FIG. 10

New Creditor Profile

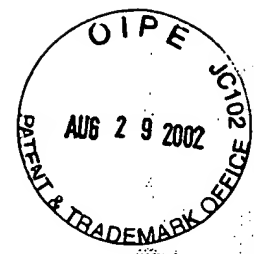
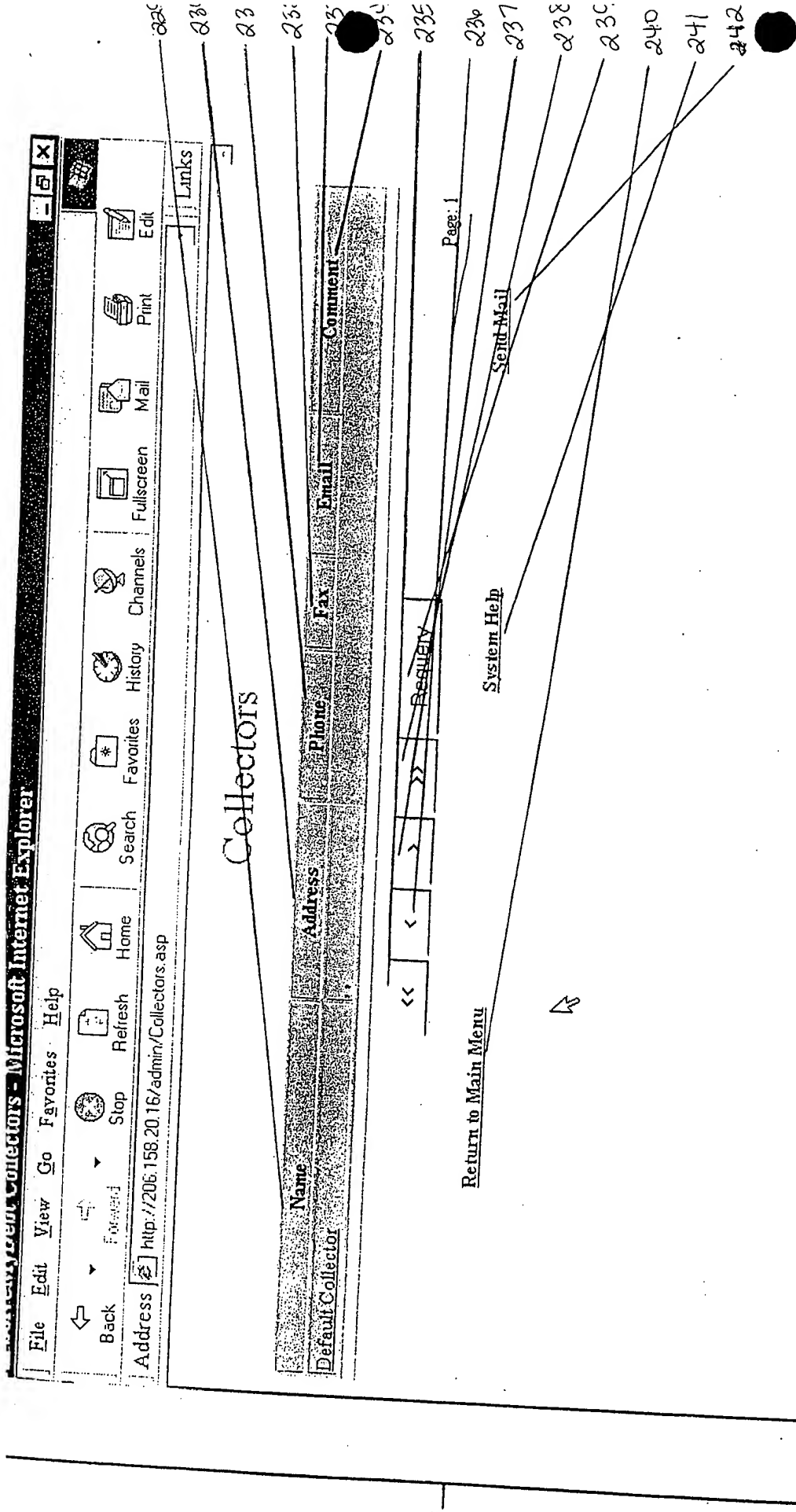
Organization:		214
Contact Name:		215
Address1:		216
Address2:		217
City:		218
State:		219
Zip code:		220
Phone:		221
Fax:		222
Email:		223
URL (web address):		224
Description:		225
		226
		227
		228

Submit Reset Main Menu

FIG. 11



211



212

FIG. 12

Microsoft Internet Explorer

File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address: <http://solvenydebt.com/admin/Collector.asp?Param=New> Links

## New Collector Profile

Collector: \_\_\_\_\_

Address1: \_\_\_\_\_

Address2: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_

Zip code: \_\_\_\_\_

Phone: \_\_\_\_\_

Fax: \_\_\_\_\_

Email: \_\_\_\_\_

Comments: \_\_\_\_\_

Submit Reset Main Menu

Done Start SnagIt Document T... SMDDC Set Internet zone 9:16 PM

243  
244  
245  
246  
247  
248  
249  
250  
251  
252  
253  
254  
255



213

FIG. 13

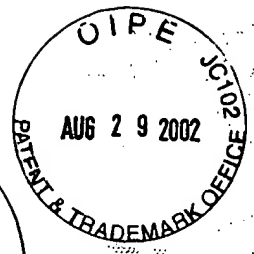
## Pending Transactions

Account	Debtor / Card Member Name	Date/Time	Code	Amount	Payment Method	Date (Exp. or Prom.)	CC/Check Number	Issuer	Send Ver	Reason
VRG-000007	IMS SANDY MOOD	Oct 28 1997 11:13:58	MOPP	\$37.60	MoneyOrder	29/10/97			No	
VRG-000002	MR MIKE SMITH	Oct 29 1997 3:55:24	SVOPP	\$27.20	MoneyOrder (scheduled)	29/10/97			No	
VRG-000001	MR. PETER POWELL	Nov 4 1997 11:51:46	CHPP	\$32.60	Check	07/11/97			No	

[Return to Main Menu](#)   [System Help](#)   [Send Mail](#)   [Request](#)

Page: 1

Note: Use Code link to process transaction.



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File Edit View Go Favorites Help

Back Forward Stop Refresh Home Search Favorites History Channels Fullscreen Mail Print Edit

Address http://solvemydebt.com/admin/GlobSettings.asp

Links

System defaults

Minimum Monthly payment: \$50

Maximum months to pay the debt: 60

Interest rate: 23%

Submit

Reset

Main Menu

Done Start

Shagit/32

System Setti... SMDDC/Sc Internet zone

9:16 PM

FIG. 16



216



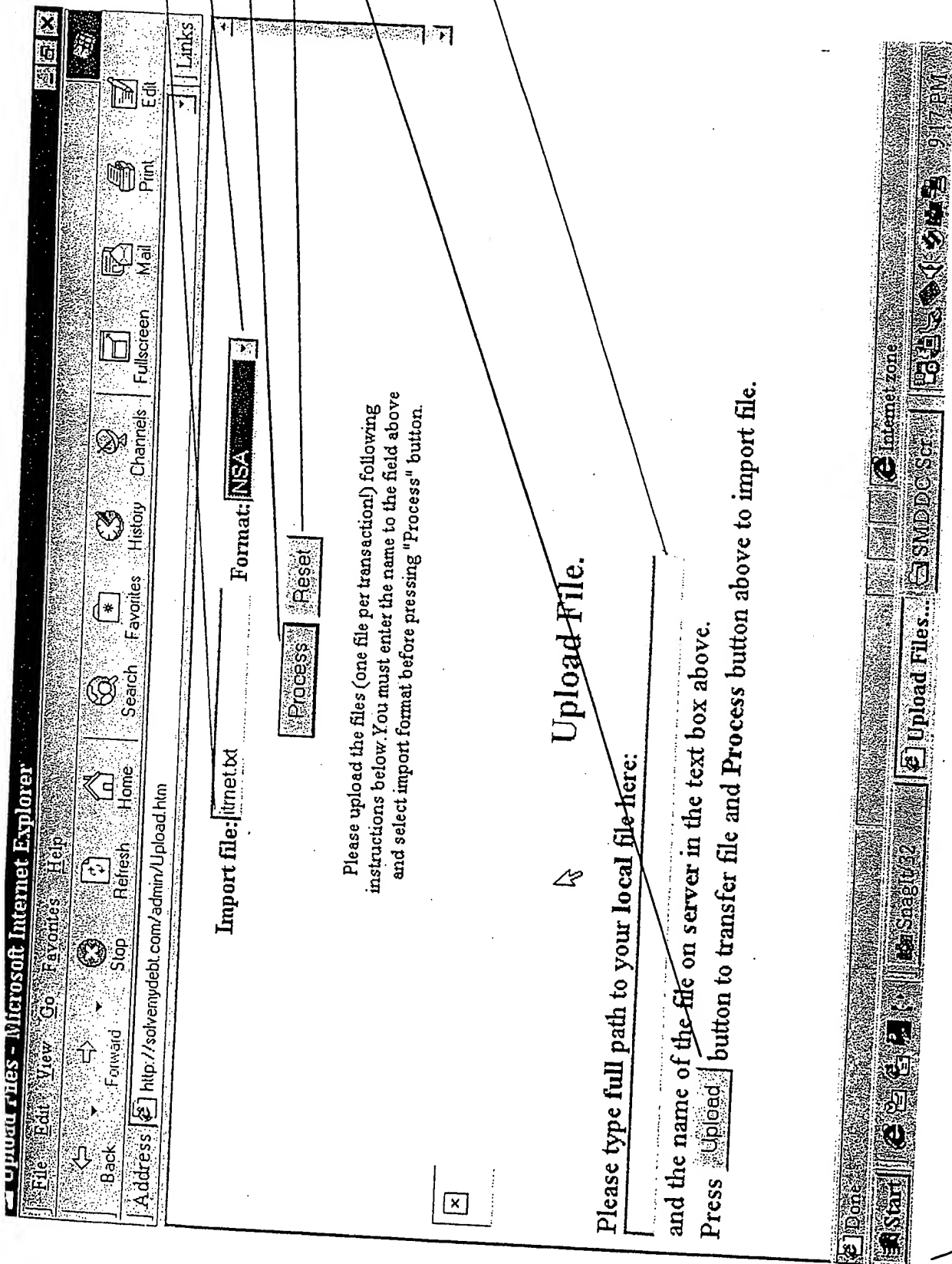
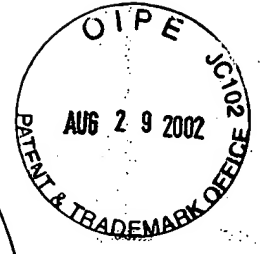
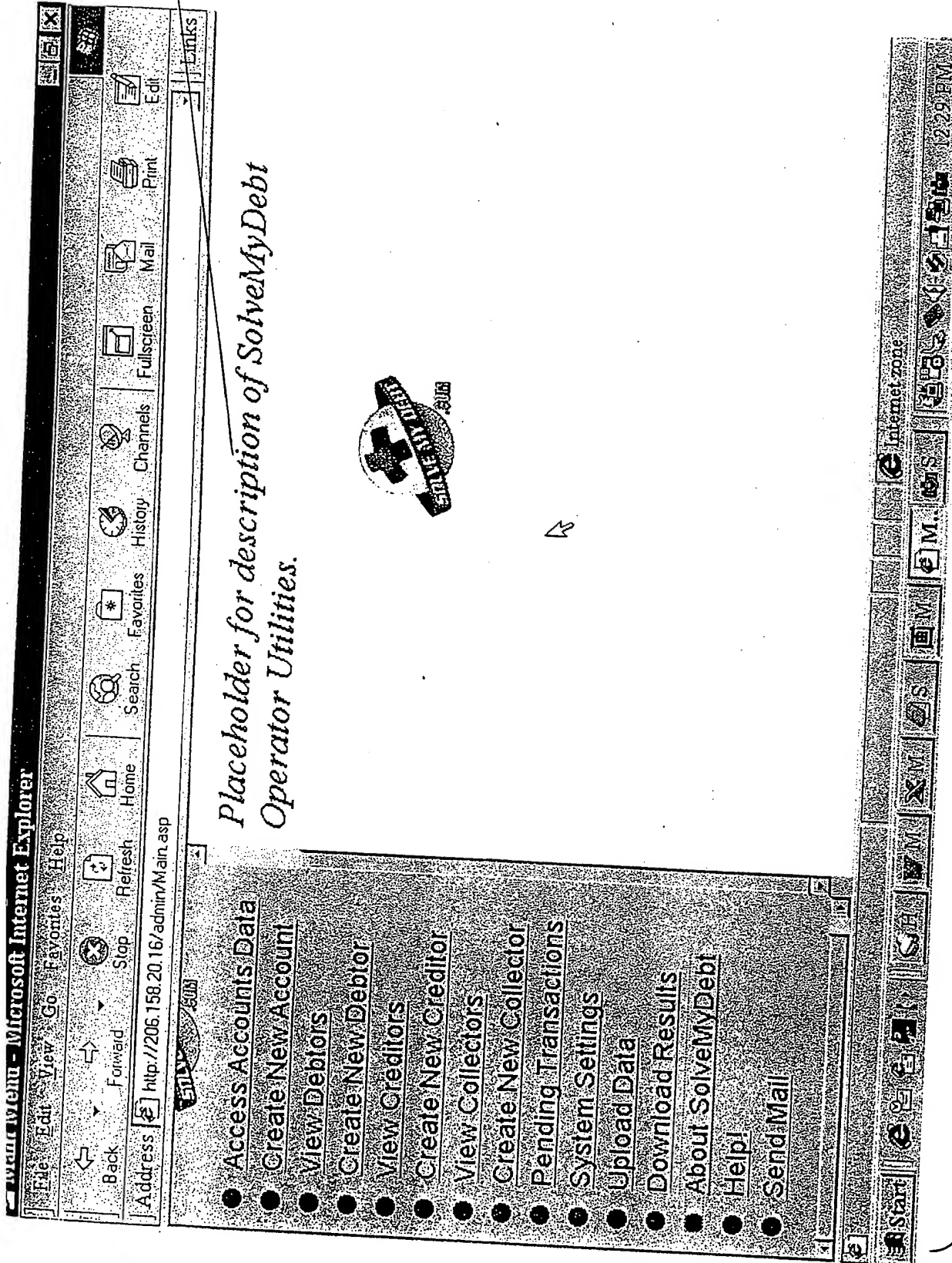


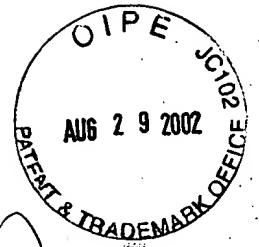
FIG. 17



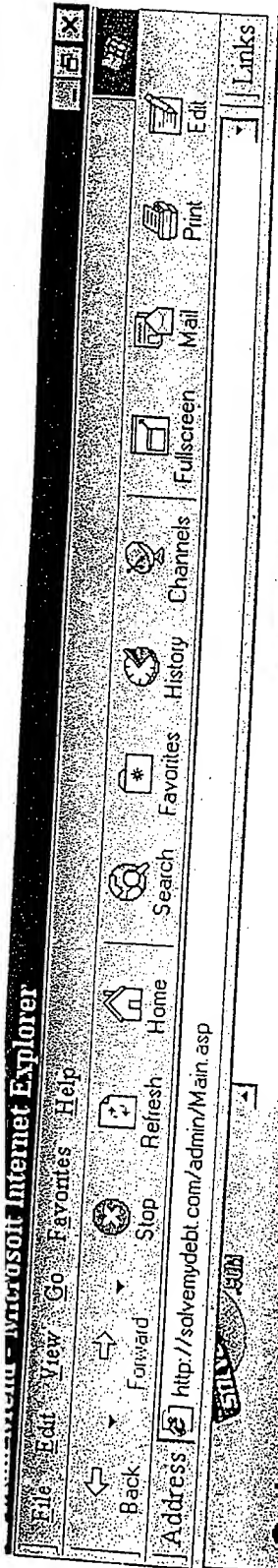
217



Placeholder for description of SolveMyDebt  
Operator Utilities.



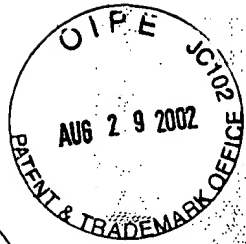
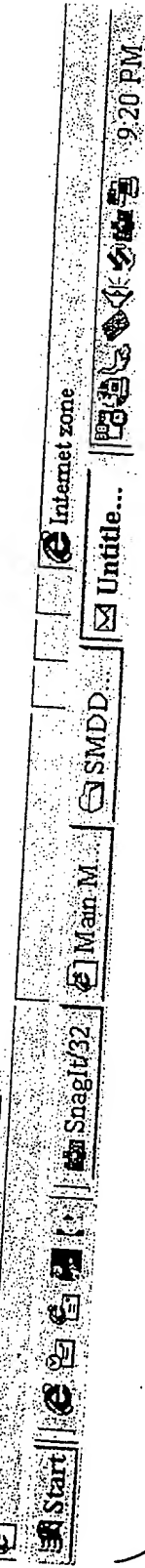
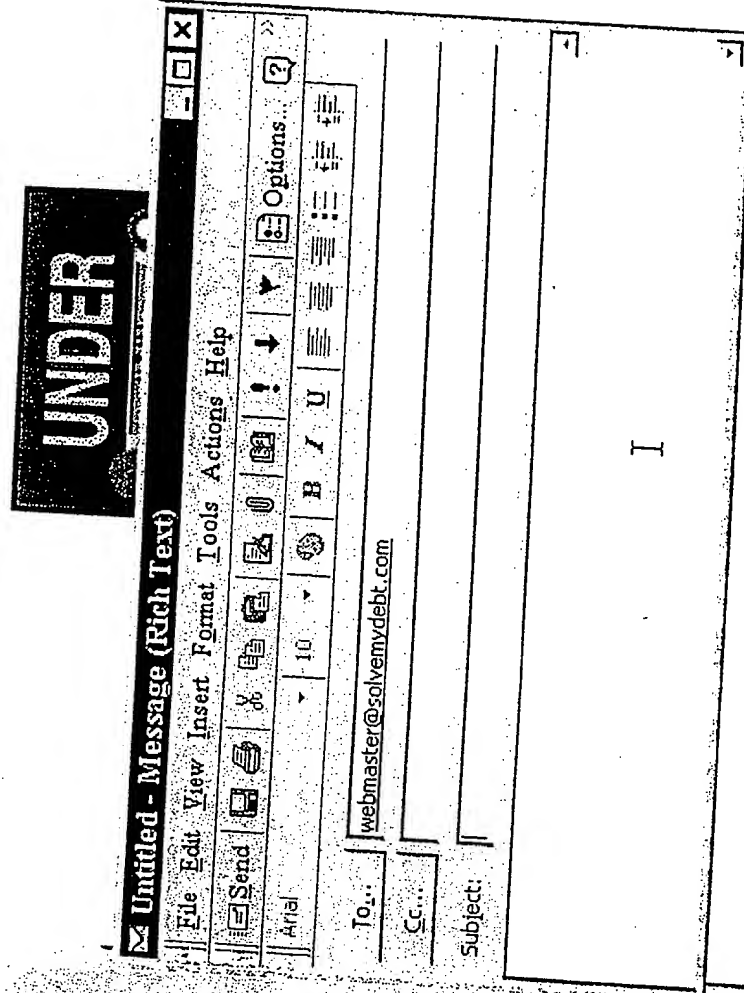
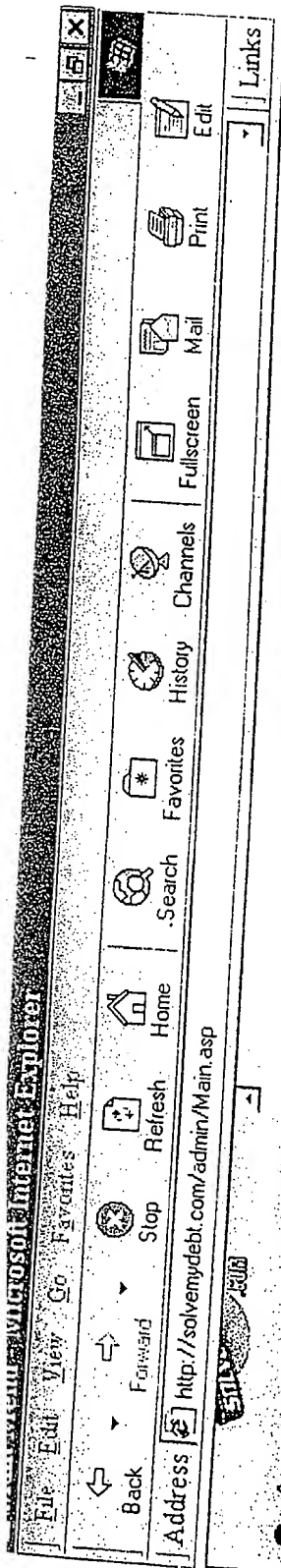
218



*Under construction.*



220



221



Figure 22

222

**JOE COLLECTION AGENCY**  
1 Creditor Way, Not So Pleasant, State 4U 44444

Mr. Peter Powell  
145 W 18 Ave 24  
Longmont, CO 80501

RE YOUR DEBT

Dear Peter,

You should pay now or you will not be a happy or responsible person.

**THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE**

**NOTICE - SEE REVERSE SIDE FOR IMPORTANT INFORMATION**

Sincerely,

Joe Agency

**NOTICE: New Customer Service and Payment Option!!**  
You can now complete your customer service or payment transaction via the internet at [www.solveyourdebt.com](http://www.solveyourdebt.com) the secure and confidential communication alternative to the phone or mail. Your confidential line access code for Account VRG-0000001 is BUBBA!

**JOE AGENCY**  
P.O. BOX 12345  
ENHANCED CUSTOMER SERVICE WAY  
MORE PROFITS 4U

**PAY THIS AMOUNT**  
BEST VALUE